

Young & Free Ontario Video Challenge Rules and Regulations

These Contest Rules & Regulations are specific to the Young & Free Ontario Video Challenge (The Contest) as advertised on the Young & Free Ontario website (www.youngfreeontario.com). The Contest is governed by the rules set forth below. By entering The Contest, you agree to abide by these rules and the decisions of the Contest Sponsors. You also agree to comply with all applicable laws.

Contest Sponsors:

The Contest Sponsors are Libro Credit Union Limited (Libro), United Communities Credit Union (United Communities), and Currency Marketing who own and operate the Young & Free Ontario Program.

Contest Dates:

- The Entry Phase of The Contest begins on Tuesday, October 11, 2011 and closes at 12:00 Noon Eastern Standard Time (EST) on Monday, November 14, 2011.
- The Voting Phase of The Contest will begin at 12:00 Noon Eastern Standard Time (EST) on Wednesday, November 16, 2011 and run through until 12:00 Noon Eastern Standard Time (EST) on Wednesday, November 23, 2011.

Entrant Eligibility:

- The Contest is open to legal residents of Ontario who at the time of the Entry Phase of The Contest are between seventeen (17) and twenty-five (25) years-of-age, who reside in Ontario at the time of their entry, and who have submitted a video entry online at www.youngfreeontario.com for the Young & Free Video Challenge during The Contest Entry Phase.
- All individuals submitting a video entry must be between the ages of seventeen (17) and twenty-five (25) years-of-age at the time of their entry.
- Employees, retirees and representatives of the Contest Sponsors and their respective affiliates, subsidiaries, related companies, agents, associates, dealers, representatives, advertising and promotional agencies and members of the immediate families of those employees and retirees or any persons with whom they are domiciled are not eligible to participate in The Contest.
- For the purpose of this Contest, "immediate families" is defined as sibling, spouse, mother, father, grandparents, step-mother/father, brother, sister, son and/or daughter.
- Any entrants who are seventeen years of age at the time of their entry into The Contest and therefore have not reached the age of majority within Ontario must be able to obtain signed permission from a parent in order to submit an entry into The Contest, if asked.
- The Contest Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in The Contest. Failure to provide such proof may result in disqualification.

- All personal and other information requested by and supplied to the Contest Sponsors for the purpose of The Contest must be truthful, complete, accurate and in no way misleading.
- Only one entry per person will be accepted.
- Entries or votes made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter or vote in excess of the permitted number of entries or votes during The Contest are automatically void.
- The Contest Sponsors may at any time in their sole discretion disqualify any entrant who: does not meet The Contest eligibility criteria, fails to comply with these rules, attempts to enter the contest in any manner or through any means other than as described in these rules, attempts to disrupt The Contest or attempts to circumvent any of these rules.

How To Enter

- No purchase or entry fees are required to enter or be awarded a prize offered through The Contest.
- Entrants who meet the conditions as outlined in the sections above are eligible to enter The Contest once during The Contest period.
- Visit www.youngfreeontario.com and follow the instructions to apply - including fully completing an online application form, and uploading a maximum sixty (60) second video.
- Videos submitted must showcase the idea of being a true sports fan.
- You will be required to fully complete the online application form including providing your contact information and your video's unique YouTube URL. Your video and your first name (and last initial if there are duplicate first names) will be posted for public review at www.youngfreeontario.com.
- Visit www.youngfreeontario.com and follow the instructions to apply.
- The chances of winning any Prize offered through The Contest are dependent on the number of entries submitted and the number of votes received during the Voting Phase.
- Submissions shall not be returned to participants.

The Contest Sponsors will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries or technical failures of any kind.

The Contest Sponsors are not associated with YouTube. You must comply with YouTube's terms of use, and The Contest Sponsors will not be liable to you regarding your use of (or inability to use) YouTube. If you don't comply with YouTube's terms of use, you do so at your own risk.

Submission Eligibility:

Your video submission must meet all of the following criteria to be eligible for The

Contest:

- Be a maximum of sixty (60) seconds in length. No exceptions.
- Contain content that is a depiction of being a sports fan.
- Be intended for a family audience and therefore not contain, showcase depict or refer to any crude, vulgar, obscene, sexually explicit, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity, costumes, music or other content (all as determined by The Contest Sponsors in their sole discretion).
- Not contain, depict or refer to any content that disparages or refers negatively to The Contest Sponsors, The Contest, or any other person or entity (all as determined by The Contest Sponsors in their sole discretion).
- Not conflict with any of The Contest Sponsor's core values, or otherwise be objectionable (as determined by The Contest Sponsors in their sole discretion).
- Not contain any content that violates any law or any third party's rights (including privacy, personality, trade-mark, copyright, and other intellectual property rights).
- Not promote, depict or refer to any commercial enterprises other than participating Credit Unions or Young & Free Ontario.

To submit a video you will need to:

1. Post your video to YouTube
2. Tag your video 'youngfreeontario'
3. Copy your video's YouTube URL

Your video must:

- Meet all guidelines and criteria imposed by YouTube with respect to videos submitted to YouTube.
- Comply with the other requirements listed below under the "Video Contents" heading.
- In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the email address associated with the entry (the "Applicant").

Video Contents

- Your video submission may be in color or black and white, and may be enhanced with graphics, special effects or animation.
- The video must meet the technical specifications required for it to be uploaded to, and received by, The Contest Sponsor's website at www.youngfreeontario.com.
- By submitting a video entry you represent and warrant that:

- You are the original creator of the video and have the ability to grant the rights to The contest Sponsor contained herein;
- The Contest Sponsor will not infringe or violate any third party's intellectual property, privacy, personality or other rights when The Contest Sponsors copy, display, edit, modify, transmit or otherwise use that video in connection with The Contest or any advertising.
- The video meets all of the eligibility requirements set out in these rules.
- The video, all images and ideas submitted with the application are being submitted on a non-confidential basis and may be edited and posted to a website without compensation.
- You understand that submission of the video and any images and content may impact the entrant's legal ability to protect them.
- You understand that use of any trademarks or copyrighted material within your video submission are done so your own risk.

Subject and Participant Releases

If a video shows any individual in such a way that the individual can be recognized, you must obtain written consent from that individual to permit The Contest Sponsors to copy, display, transmit and otherwise use the video, and upon request you must provide The Contest Sponsors the original copy of that consent.

Video Specs

Acceptable formats: AVI, MOV or MPG

Other

- The Contest Sponsors may disqualify any entry if they determine (in their sole discretion) that the submission does not comply with these eligibility requirements or otherwise with these rules.
- Each entry which meets the criteria above and that is submitted into The Contest will automatically be part of the Voting Phase where the general public can vote online for their favourite video(s) and the submissions with the most votes will be eligible to win the Prizes as outlined below.

Voting Phase

- The Public Voting will begin at 12:00 Noon Eastern Standard Time (MST) on Wednesday, November 16, 2011 and run through until 12:00 Noon Eastern Standard Time (EST) on Wednesday, November 23, 2011.
- The public may vote for the video submission they believe best depicts the ultimate sports fanatic by following the instructions on The Contest website.
- Voting will be open to the general public, but there is a limit of one vote per legitimate email address.
- If the Contest Sponsors discover that an individual has voted more than once for the same video, the Contest Sponsor may disqualify some or all of that

individual's votes using the Contest Sponsors' sole discretion.

Prizes

- One (1) grand prize of four professional hockey tickets, dinner for four, transportation, accommodation as well as a No Fee Go Free account bundle at either Libro Financial Group or United Communities Credit Union. Approximately valued at \$2500.00
- One (1) second place prize of four OHL tickets, dinner for four and a No Fee Go Free account bundle at either Libro Financial Group or United Communities Credit Union. Approximately valued at \$300.00

The Grand prize and second prize will be determined based on the number of votes that an entry receives during the Public Voting Phase of The Contest.

- The video that receives the highest number of votes from the general public will be awarded the Grand Prize.
- The video that receives the second highest number of votes from the general public will be awarded the second place prize.
- If a potential winner does not accept the Prize as awarded, his or her entry will be forfeited and another eligible entrant may be selected.
- Any costs associated with accepting the Prize shall be the sole responsibility of the winner.
- Prize must be accepted as awarded and may not be transferred or exchanged.
- Under no circumstances will the Contest Sponsors be required to award more Prizes than what is indicated in these Contest Rules & Regulations.
- Eligible entrants as defined above can win a maximum of one (1) of the prizes as outlined above.
- In order to be eligible to claim their prize, each winner must sign a Declaration of Compliance with Rules and Assignment, Release and Indemnity Form.

Notifying Winners

The winners will be verified and then contacted by a Credit Union representative by telephone and/or email on or about Friday, November 25, 2011. If a winner cannot be contacted within seventy-two (72) hours, despite customary diligent efforts, they will be disqualified and the video with the next highest number of votes will receive the prize. The initial selected disqualified potential winner(s) will have no recourse towards the Contest Sponsors. The winners will be announced publicly at www.youngfreeontario.com.

License

You retain ownership to your video entries. By entering The Contest (whether or not you are a winner) you are providing a non-exclusive, unlimited, irrevocable license to The Contest Sponsor to use and display the video for any purposes and on any platform at its discretion without any compensation of any kind, and

without credit given to you. You waive all moral rights to the video. The Contest Sponsors may use your first name and last initial in credit along with the video.

Conduct

By participating in The Contest, each entrant agrees to be bound by The Contest Rules & Regulations, which will be posted and available at www.youngfreeOntario.com. Entrants further agree to be bound by the decisions of The Contest Sponsors, which shall be final and binding in all respects.

Disclaimers, Liability, and Indemnification

- By participating in The Contest, you release and agree to indemnify and hold harmless The Contest Sponsors and their employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) resulting from your participation in The Contest, the use of the video by The Contest Sponsors, or receipt or use of any prize.
- The Contest Sponsors shall have no liability for any loss or damage of any videos entered in The Contest or for any other loss or damage resulting directly or indirectly from your participation in The Contest.

Privacy / Use of Personal Information

By participating in The Contest, entrants grant to The Contest Sponsors the right to use his/her name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering The Contest.

The Contest Sponsors will only disclose to the public the full name of the creators of the 2 winning videos, who hereby grant to The Contest Sponsors the right to use his/her name for publicity and promotional purposes relating to The Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law. The Contest Sponsors will use and disclose the entrant's Personal Information only for identified purposes, and will protect the entrant's Personal Information in a manner that is consistent with The Contest Sponsor's Privacy Policy as outlined at <http://www.youngfreeontario.com>

Termination

- If for any reason The Contest Sponsors cannot run The Contest as planned, The Contest Sponsors reserve the right to cancel, modify, extend or suspend The Contest.
- The Contest Sponsors at their sole discretion may also disqualify any individual who tampers with or in any way corrupts the entry or voting process, or who attempts to undermine the legitimate operation of The Contest by cheating, hacking, deception, or other unfair practices.

Law

- These Rules & Regulations constitute the complete rules and regulations associated with The Contest.
- The Contest is subject to applicable laws and regulations.
- These Rules and Regulations are subject to change without notice.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of The Contest Rules and Regulations and disclosures or other statements contained in any Contest related materials, including but not limited to The Contest application form, or point of sale, print or online advertising, the terms and conditions of these Rules and Regulations shall prevail, govern and control.